

**Information to identify the case:**

Debtor 1 Francis J. Zaborowski  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **12-21605-CMB**

Social Security number or ITIN **xxx-xx-4629**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Francis J. Zaborowski

8/10/17

**By the court:**

Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Francis J. Zaborowski  
 Debtor

Case No. 12-21605-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Aug 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2017.

db +Francis J. Zaborowski, 608 Wall Street, Glassport, PA 15045-1741  
 13340057 +Borough of Glassport, 440 Monongahela Avenue, Glassport, PA 15045-1423  
 13340058 +Department Stores National Bank/Macy's, c/o Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846  
 13340065 +South Allegheny School District, 2743 Washington Blvd., McKeesport, PA 15133-2099  
 13340066 +Springleaf, c/o Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
 13956689 +Springleaf Financial Services, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2017 01:19:57 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 13347335 EDI: AIS.COM Aug 11 2017 01:13:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13422497 EDI: BL-BECKET.COM Aug 11 2017 01:13:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13353198 +EDI: TSYS2.COM Aug 11 2017 01:13:00 Department Stores National Bank/Visa, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13340059 EDI: DISCOVER.COM Aug 11 2017 01:13:00 Discover, P.O. Box 71084, Charlotte, NC 28272-1084  
 13347537 EDI: DISCOVER.COM Aug 11 2017 01:13:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13378313 EDI: RMSC.COM Aug 11 2017 01:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 13340060 EDI: RMSC.COM Aug 11 2017 01:13:00 GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32896-0661  
 13340061 E-mail/Text: bankruptcy@huntington.com Aug 11 2017 01:20:05 Huntington Bank, P.O. Box 182519, Columbus, OH 43218-2519  
 13345751 +E-mail/Text: bankruptcy@huntington.com Aug 11 2017 01:20:05 Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424  
 13340062 +E-mail/Text: bankruptcy@huntington.com Aug 11 2017 01:20:05 Huntington National Bank, 2361 Morse Road, Columbus, OH 43229-5891  
 13340063 EDI: CBSKOHLS.COM Aug 11 2017 01:13:00 Kohl's, P.O. Box 3120, Milwaukee, WI 53201-3120  
 13340067 EDI: AGFINANCE.COM Aug 11 2017 01:13:00 Springleaf Financial Services, 710 Clairton Blvd., Suite 1, Pittsburgh, PA 15236-4650  
 13575731 EDI: eCAST.COM Aug 11 2017 01:13:00 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Metlife Insurance Company USA c/o Select Portfolio  
 13340064 Regis Zaborowski  
 cr\* +Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424  
 cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262  
 cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 TOTALS: 2, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Aug 10, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor Metlife Insurance Company USA c/o Select Portfolio Servicing, Inc. debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
James Warmbrodt on behalf of Creditor Metlife Insurance Company USA c/o Select Portfolio Servicing, Inc. bkgroup@kmllawgroup.com  
Keri P. Ebeck on behalf of Creditor Huntington National Bank kebeck@weltman.com, jbluemle@weltman.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rodney D. Shepherd on behalf of Debtor Francis J. Zaborowski rodsheph@cs.com  
Ronda J. Winneccour cmecf@chapter13trusteeewdpa.com

TOTAL: 6